

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Braden J. Heider**  
Debtor(s)

Bankruptcy Case No.: 19-70277-JAD

Chapter: 13  
Docket No.: 75 – 72

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this 27th of June, 2024, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 8/26/24**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **9/3/24 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **8/26/24**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: **All Parties**

**\* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,**

In re:  
Braden J. Heider  
Debtor

Case No. 19-70277-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jun 27, 2024

User: auto  
Form ID: 408

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db	+ Braden J. Heider, 2044 Klines Mill Road, Boswell, PA 15531-2542
15048432	+ Capital One/boscovs, Po Box 4274, Reading, PA 19606-0674
15068575	#+ Carol Ann Young & Associates, 530 N Center Ave, Somerset, PA 15501-1484
15048443	+ Jstc Employees Fcu, 969 Eisenhower Blvd Ste, Johnstown, PA 15904-3326
15068592	+ Somerset Hospital, 225 S Center Street, Somerset, PA 15501-2088
15049699	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 23:56:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15048428	+ Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 23:57:05	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
15048429	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2024 23:43:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15048430	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 23:56:55	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15048431	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 23:56:40	Capital One, N.a., Po Box 30273, Salt Lake City, UT 84130-0273
15048435	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 23:56:28	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15048436	+ Email/Text: mrdiscen@discover.com	Jun 27 2024 23:43:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15048437	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2024 23:43:00	Fia Card Services, Po Box 982238, El Paso, TX 79998-2238
15058306	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jun 27 2024 23:44:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15048438	+ Email/Text: collectionbankruptcies.bancorp@53.com	Jun 27 2024 23:44:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15048439	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 27 2024 23:43:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401

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15048442	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 27 2024 23:44:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15048433	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2024 23:57:03	Chase Auto, Po Box 901003, Ft Worth, TX 76101
15048434	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2024 23:57:13	Chase Card, Po Box 15298, Wilmington, DE 19850
15065334	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 27 2024 23:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15085377	Email/PDF: resurgentbknofications@resurgent.com	Jun 27 2024 23:56:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15048444	Email/Text: EBN@Mohela.com	Jun 27 2024 23:44:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15050349	Email/Text: EBN@Mohela.com	Jun 27 2024 23:44:00	US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005
15048445	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2024 23:44:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
15048446	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 27 2024 23:44:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15074644	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 27 2024 23:44:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15048447	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 23:56:41	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
15049699	^ MEBN	Jun 27 2024 23:40:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15068570	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
15068593	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
15068594	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15068571	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15068572	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15068595	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15068573	*+	Capital One, N.a., Po Box 30273, Salt Lake City, UT 84130-0273
15068596	*+	Capital One, N.a., Po Box 30273, Salt Lake City, UT 84130-0273
15068574	*+	Capital One/boscovs, Po Box 4274, Reading, PA 19606-0674
15068597	*+	Capital One/boscovs, Po Box 4274, Reading, PA 19606-0674
15068598	*+	Carol Ann Young & Associates, 530 N Center Ave, Somerset, PA 15501-1484
15068578	*+	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15068601	*+	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15068579	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15068602	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15068580	*+	Fia Card Services, Po Box 982238, El Paso, TX 79998-2238
15068603	*+	Fia Card Services, Po Box 982238, El Paso, TX 79998-2238
15068581	*+	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15068604	*+	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15068582	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401

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15068605	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15068606	*+	Foundation Radiology Group, 401 Liberty Ave, Pittsburgh, PA 15222-1029
15048441	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15068585	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15068608	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15068586	*+	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15068609	*+	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15048440	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15068584	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15068607	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15068576	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Auto, Po Box 901003, Ft Worth, TX 76101
15068599	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Auto, Po Box 901003, Ft Worth, TX 76101
15068577	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
15068600	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
15066199	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15068587	*+	Jstc Employees Fcu, 969 Eisenhower Blvd Ste, Johnstown, PA 15904-3326
15068610	*+	Jstc Employees Fcu, 969 Eisenhower Blvd Ste, Johnstown, PA 15904-3326
15068588	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15068611	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15068589	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
15068612	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
15068590	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15068613	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15068591	*+	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
15068614	*+	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
15068615	*+	Somerset Hospital, 225 S Center Street, Somerset, PA 15501-2088
15068583	##+	Foundation Radiology Group, 401 Liberty Ave, Pittsburgh, PA 15222-1029

TOTAL: 2 Undeliverable, 46 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com

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Julie Frazee Steidl

on behalf of Debtor Braden J. Heider julie.steidl@steidl-steinberg.com  
abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Maria Miksich

on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7